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# SHIP LOG

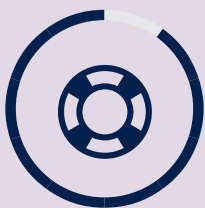


LOCAL HELP FOR PEOPLE WITH MEDICARE

**QTR 4, 2015**

## Calm The Stress THAT BUSIEST TIME OF YEAR!

Annual Enrollment Period can be a stressful time for a SHIP Counselor. Let's all work together to get through it and give our clients the best possible assistance!



## FEEDBACK

### CONTACT US

(765) 610-3873



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## The SHIP Has Set Sail!

### OUR OFFICE IS ON THE MOVE

As you all know, this is the busiest time of year for SHIP. Annual Enrollment Period is right around the corner, Fall Update Training is currently underway, and the SHIP State office is moving to downtown Indianapolis.

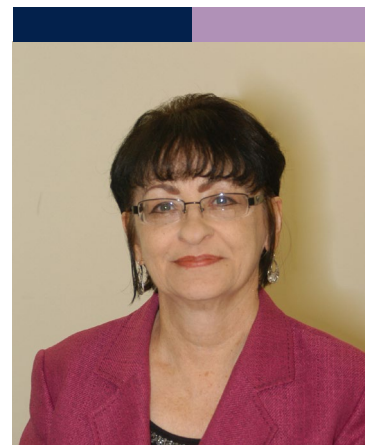
Please be patient with all of us at the State office while we make this transition. The official moving day is Friday, September 18. We won't be completely moved in until September 21.

If you've been with SHIP long enough, you may remember that the State office was previously located downtown and moved to Anderson in 2005.

Our new address is **311 W. Washington Street, Ste 300, Indianapolis IN 46204-2787.**

The 800 phone number will not change. Our 3 digital phone extensions in the office will also remain the same, however, our direct line phone numbers will change. We will mail and email you the new phone numbers as soon as they are available.

Thank you for all you are doing during this busiest time of year, and thank you for your patience during this big transition.



# Medicare Q & A

WITH JOHN WILLIAMS, MEDICARE SPECIALIST

**Q:** If a Medicare beneficiary is eligible for VA prescription drug coverage after age 65 without enrolling in a Part D Plan, will he be charged a late enrollment penalty if he later enrolls in a Part D Plan?

**A:** VA prescription drug coverage is creditable coverage for Part D. For beneficiaries who did not enroll in a Part D Plan when first eligible (because they have VA prescription drug coverage), there would be no late enrollment penalty if they later enroll in a Part D Plan. However, eligibility for VA prescription drug coverage does not provide a Part D Special Enrollment Period. Most beneficiaries in this scenario would have to enroll in a Part D Plan during an Annual Enrollment Period. The same would be true if they want to enroll in an Advantage Plan with prescription drug coverage.

**Q:** When a person has creditable coverage through an Employer Group Health Plan, is there a grace period between the end of creditable coverage and the start of

Medicare Parts B and D?

**A:** The concept of creditable coverage applies to Part D but not Part B. However, if a person covered by an Employer Group Health Plan based on active employment does not enroll in Medicare Part B, he may enroll in Part B anytime while enrolled in the employer group health plan based on active employment or within eight months after retiring or losing employer group health insurance for another reason. This is called a Part B Special Enrollment Period (SEP).

For Part D, there would be a two month SEP if a beneficiary loses employer or union based prescription drug coverage for any reason. However, there is no Part D SEP for beneficiaries who are still covered by employer or union prescription drug coverage based on active employment.

**Q:** A Medicare beneficiary with income of \$1,800 per month recently became eligible for Qualified Individual (QI) status in the Medicare Savings Program (MSP).



Will he qualify for any Part D Extra Help even though his monthly income is greater than the Social

Security Administration's (SSA) income limit for eligibility to partial Extra Help?

**A:** Yes, when a beneficiary becomes eligible for any level of MSP, he automatically is deemed eligible for full Part D Extra Help even if his monthly income is above SEA's Extra Help eligibility limit.

**Q:** A Medicare beneficiary with full Medicaid received \$1,200 from a relative's life insurance policy. She also won \$900 in a lottery. Should she report to Medicaid that she received this money?

**A:** Yes, everyone who is eligible for Medicaid is required to immediately report financial changes to Medicaid. Failure to timely report financial changes could result in legal penalties and loss of Medicaid eligibility.



**Q:** A married couple age 70 who live together want to apply for Medicaid. Each has monthly income of \$800 and no resources. Because their combined income is too high to be eligible for Medicaid, could they apply separately?

**A:** No. A married couple living together cannot apply separately for Medicaid. If they apply jointly for the Medicare Savings Program (MSP), however, it looks like they may be eligible for Qualified Medicare Beneficiary (QMB) status to pay their Part A and B premiums, deductibles and co pays. They also would be deemed eligible for Part D full Extra Help.



Bob Leveranz and LaVonne Rhoda enjoyed working the SHIP table at the State Fair August 14.

## SHIP Training Coordinator Position

AN UPDATE FROM JOHN WILLIAMS

It has been my pleasure to serve as SHIP's Training Coordinator for the past few months. Since June, a cadre of 12 experienced Counselors agreed and prepared to serve as paid peer Presenters for New Counselor and Seasonal Update Training sessions starting this Fall.

Amy Sturm, former SHIP Trainer, will take over as Training Coordinator in October. At the same time, I will return to my previous role as SHIP's Medicare Specialist.

Feel free to contact Amy if you are interested in learning more about becoming a paid or unpaid SHIP Presenter for future New Counselor and/or Spring/Fall Update Training sessions. Amy can be contacted at (317) 378-9623 or [asturm@idoi.in.gov](mailto:asturm@idoi.in.gov).

I hope you enjoy this Fall's Update Training and find it to be a worthwhile part of Medicare's 50th Anniversary celebration activities.

## Share Your Story

SHARE HOW YOUR MEDICARE AND MEDICAID COVERAGE HAS IMPROVED YOUR LIFE.

We want to hear from our beneficiaries. Tell us how your Medicare and Medicaid coverage has improved your life.

For 50 years, Medicare and Medicaid have been changing the lives of Americans by providing the peace of mind that comes with health care that's there when you need it. These programs save lives,

help people live longer, and keep families strong.

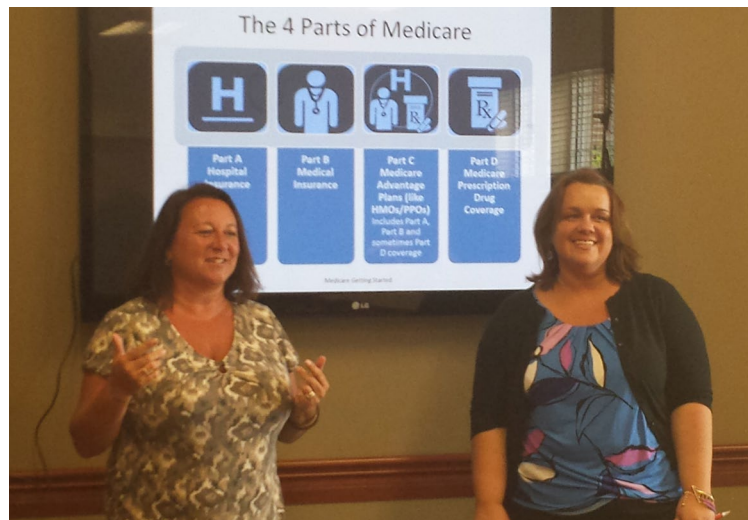
The Centers for Medicare and Medicaid Services is looking for stories about how these programs have changed the lives of Americans across the nation.

Find more information and the application in our **Counselors' Corner**.





Betty Deer, counselor at Hancock County Senior Services, talks to the group about the Medicare Savings and Extra Help Programs before an educational Medicare BINGO game began.



(left) Shelly Dunn and BriAnn Hill giving a Medicare over-view presentation at the Dubois Co Library in Ferdinand, IN. It was for a quarterly luncheon – Enrollment & Outreach.



(above) A Bingo player in Greenfield wears her lucky shirt!



Community Services of Starke County, Knox Indiana  
Joan Haugh is celebrated for her 41 years of service with her family, community leaders and the clients Joan served



Fall Update Training was a success at Parkview, Fort Wayne.



Viewing this newsletter digitally? Try clicking the links where this image appears for an instant link!



Greg Tanner is a very experienced SHIP counselor at our newest SHIP site, Older Americans Service Corporation in Orleans. Greg was instrumental in the opening of that site, complementing our SHIP services at Hoosier Uplands/AAA15.



# Holly McLauchlin, Committed SHIP Counselor

WRITTEN BY SUSAN SPILLY, SPECIAL POPULATIONS COORDINATOR

Holly McLauchlin is one committed SHIP counselor. Her relationship with SHIP began at the Area 10 Agency on Aging in Ellettsville. She started there as an intern in 2009 and was hired right after graduation from the IU School of Social Work.

As part of the Information and Assistance team, she attended her SHIP New Counselor Training to enhance her abilities to work with Medicare beneficiaries. She became a certified SHIP counselor and Local Coordinator, but she was a bit unsure if this was going to be something she enjoyed.

Holly says she learned a lot about Medicare by helping people understand their benefits, running the Plan Finder hundreds of times, and digging for solutions to problems of all kinds that come up when counseling beneficiaries and their families.

In 2013, she became the Volunteer Coordinator for Area 10 but continued in her role as SHIP counselor. She worked with volunteers for the entire agency, some of them SHIP volunteers who helped area residents with their drug and health plan finders during AEP. Holly balanced these duties along

with coordinating the agency's additional designation of MIPPA Enrollment Center. She honed her education skills by doing all kinds of outreach from retiree events at local schools to assisting



senior centers in Monroe and Owen counties in an effort to find lower income beneficiaries needing LIS/MSP application assistance. Somehow, she balanced it all!

Holly has the most important role of all as a parent to Emeleia, now age 6, with her husband, Mac. While employed by Area 10, Holly juggled the needs of her family, employer, and extra duties as a SHIP counselor and Local Coordinator. But when Emeleia was getting ready to begin kindergarten, Holly decided to make a big life change and resigned from Area 10 to be able to volunteer at her

daughter's school, do pick-up and drop offs, and be home on sick days. Between work and school, Holly had worked full time since age 15, so this was a real change for the family! She said goodbye to her friends and coworkers at Area 10 and looked forward to a new kind of life. We were happy for her, but knew her expertise and gift of working with clients would create a hole in services in her area of the state even though she had great co-workers/SHIP counselors at Area 10 to pick up the slack.

As it turned out, Holly had no intention of giving up her SHIP counselor role. Over the years, Holly found she really loved working with Medicare beneficiaries! She grew to love it and couldn't quite step away from social work, even though she would become a true (unpaid) volunteer at the IU Health Bloomington site every week.

Her favorite thing about being a SHIP counselor is "when people are so happy to finally GET IT, as in understanding Medicare, that they give

me a hug when they leave," and that makes it all worth it. Recently, she rejoined the workforce part-time as the Social Services Coordinator at Providence Place Senior Apartments of Bloomington. Holly is still able to volunteer at the IU Health SHIP office as well as counsel her residents at Providence Place. She is now doing double duty for SHIP and, it seems, is back to balancing again.

She says, "I never thought I'd like Medicare but it's fun to help people understand the insurance they've paid into all these years!"

"I never thought I'd like Medicare but it's fun to help people understand the insurance they've paid into all these years!"

Thank you for all your hard work over the years, Holly! We look forward to watching Emeleia grow up and seeing you continue balancing all those roles you've balanced so well for the last 5 years!

John Williams tirelessly trained our new Presenters throughout the state to prepare them for Fall Update Trainings. (right) Presenters Training in Fort Wayne.

# New Area Manager, Katelynn Hudson

Hello everyone!

My name is Katelynn Hudson and as you may be aware, I am taking over the role of Area Manager for areas 8, 6, and 3. I am very excited to be a part of SHIP and hope to meet all of you in person in the coming months. I attended Indiana University East and received a Bachelor of Science in Psychology and have spent the last year working with the State of Indiana helping implement the new SNAP/IMPACT program. In my free time, I am a volunteer for the Special Olympics as a youth basketball coach and keep very busy taking care of three dogs...and a husband! :)



It is my goal that this transition is a smooth process for everyone. I am available any time by email at KHudson.ship@gmail.com or by phone at (317)-360-6121. Please feel free to email/call me with any questions or concerns...or just to say hello!

Thank you!  
Katelynn Hudson





# CALM the Stress

Traditional “comfort foods” may be what we tend to think about to fight stress, but some suggest a different way to use food to battle stress. According to Prevention Magazine, some specific foods can help battle the cortisol that our body produces as a reaction to stress.

Some of the top suggested foods to battle stress are:

- 1. asparagus
- 2. avocados
- 3. berries
- 4. cashews
- 5. camomile tea
- 6. chocolate
- 7. garlic
- 8. grass-fed beef
- 9. green tea
- 10. oatmeal
- 11. oranges
- 12. oysters



## Raise Your Fork

A FEW RECIPES TO HELP YOU BEAT THE STRESS

Try these fun and easy recipes to get a dose of stress fighting foods!

### Oatmeal With Yogurt and Marmalade

#### INGREDIENTS

- 1 serving quick-cooking or old-fashioned rolled oats
- 2 tablespoons plain low-fat Greek yogurt
- 2 tablespoons orange marmalade



#### DIRECTIONS

Prepare the oats according to the package directions. Top with the yogurt and orange marmalade.

### Oven-Roasted Asparagus

#### INGREDIENTS

- 1 bunch thin asparagus spears, trimmed
- 3 tablespoons olive oil
- 1 1/2 tablespoons grated Parmesan cheese (optional)
- 1 clove garlic, minced (optional)
- 1 teaspoon sea salt
- 1/2 teaspoon ground black pepper
- 1 tablespoon lemon juice (optional)

#### DIRECTIONS

Preheat an oven to 425 degrees F. Place the asparagus into a mixing bowl, and drizzle with the olive oil. Toss to coat the spears, then sprinkle with Parmesan cheese, garlic, salt, and pepper. Arrange the asparagus onto a baking sheet in a single layer. Bake in the preheated oven until just tender, 12 to 15 minutes depending on thickness. Sprinkle with lemon juice just before serving.

# Medicare Annual Enrollment

A LITTLE CROSSWORD PUZZLE FUN

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W A R J X F W W W B N E G Q M C P V M N D D J Z N B U L N W  
T E U E G C E R G N J B O N T U K Q Z C H N D X W M Y P J O

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|------------|--------------|-------------|
| MEDICARE   | PLAN         | SUPPLEMENT  |
| ADVANTAGE  | PRESCRIPTION | ENROLLMENT  |
| ASSISTANCE | PLANFINDER   | COMPARISON  |
| EVENT      | PRESENTATION | COUNSELOR   |
| QUESTIONS  | HELP         | APPOINTMENT |

## Annual Enrollment Resources

- De Minimis and Reassignment Overview handout
- Changes in Qualifying for Extra Help tip sheet
- Outline of CMS mailings for OEP

Viewing online?  
These are all  
clickable links!





Lorealee plays Medicare BINGO with the lunch group at one of our newest SHIP Sites, Older Americans Service Corp (OASC) in Orleans. Counselor Greg Tanner and SHIP contractor Susan Spilly were on hand to help people complete Extra Help and Medicare Savings Programs applications. Greg has taken the BINGO outreach on the road to other southern Indiana communities.

We packed them in at this gathering of seniors from 3 area churches in Indianapolis. SHIP, SMP, and the Attorney General's office staff held a Medicare Scam and Information session in July.



## SHIP Makes the News!

### JOHN WILLIAMS' 15 MINUTES OF FAME

Our very own, John Williams, was recently interviewed on WCLJ- TV 42!

John answered questions about Medicare, Medicare's 50th Anniversary, and so much more.

John did a fantastic job in this interview. If you are viewing this newsletter digitally, you can click the photo or [this link](#) to watch the interview.



## Frankie Able, Devoted SHIP Counselor

WRITTEN BY LOREALEE MOORE, SOUTHERN INDIANA AREA MANAGER

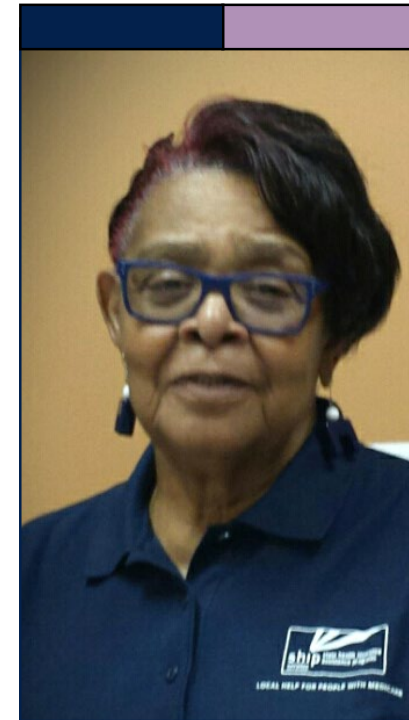
"If I can help someone as I travel on, then my living will not be in vain." These are words that Frankie lives by.

I have known Frankie Able since 1998 and I know that her passion in life is to help people. Frankie has been a certified SHIP counselor since 2006, but truthfully she has been helping people with Medicare, Medicaid and other insurance issues for about 20 years. She says it gives her great JOY.

Frankie is a woman of great faith and has faced a lot of adversities in her life and believes that God has left her here because people need all kinds of help, especially people who cannot get through the Medicare maze. And she feels blessed that she can help them.

Frankie has been involved

with the information and referral department (now called ADRC) at LifeSpan Resources in New Albany for 27 years. There is no one more knowledgeable about services and resources available in the area that LifeSpan Resources serves than



Frankie.

She is very kind and patient with everyone she comes in contact with and she always goes above and beyond in providing

them with complete and accurate information.

Frankie is a mother of a son and a daughter (deceased). She is a grandmother of 6 and a great-grandmother of one. She loves her family, and especially loves to sing Christian songs with her family's group and in her church choir. She tries to live her life using Proverb 3: 5-6.

"If I can help someone as I travel on, then my living will not be in vain."

If you ever have the opportunity to meet Frankie you will never forget her. Her faith shines through her beautiful smile and kind words.



Lorealee Moore worked a busy shift at the State Fair! The crowds were large this year.



# Kristen Hood, 18 Year Counselor

WRITTEN BY SHELLY DUNN, SWIRCA & More, ADRC Coordinator, SHIP Local Coordinator

Kristin Hood is celebrating her 18th year as a SHIP Counselor in Evansville, IN.

Kristin began her career at SWIRCA & More in 1997 and was quickly trained by SHIP.

Kristin has held various positions at SWIRCA, including Volunteer Coordinator, Wellness Director and most recently, Health Aging Director.

She has been instrumental with the Indiana State Games and is always looking for ways to assist seniors.

Her dedication to the senior population makes her a perfect fit with helping folks with open enrollment and with other Medicare issues.

Co-workers can't say enough about Kristin's friendly & cheerful attitude. She never seems to be in a bad mood and always has a smile on

her face.



Even if she has a "To Do" list a mile long, she takes whatever time necessary to assist someone in need.

She makes you feel like you are the most important appointment of the day!

In addition to her work with SWIRCA & More and with SHIP, Kristin keeps busy with her husband and her four children.

She is active with all of their school and sporting events, which has her running from place to place!

Even though Open Enrollment can be stressful, Kristin has a calming presence. She puts clients at ease with

her demeanor.

Kristin said her "Stress Buster" is taking a deep breath and remembering how truly blessed her life is and to be thankful for each day.

Kristin says, "I love being involved in the SHIP Program because Medicare can be so overwhelming for people and the clients are so appreciative for any help we can give them. Sometimes it is just someone taking the time to explain it to them and provide reassurance. I think my most

rewarding experience is helping clients find assistance with their high prescription costs. Sometimes clients come to us in such desperate situations with their medications costs and we are

able to help them apply for prescription drug assistance that really helps them."

Thank you, Kristin, for all your years of dedicated service!

**"Sometimes it is just someone taking the time to explain it to them and provide reassurance."**



**Festival of the Lakes Senior Day took place on a sunny, HOT 95 degree day in Hammond, IN.**